Business Methods Cases   # SEARCH REQUEST FORM

Search mandatory files for 705 cases
and cases cross referenced in 705.   **Scientific and Technical Information Center**

    705/43 _____

Examiner# :   74652, JAMES S. BERGIN
Art Unit :   2164
Phone Number: 703 308-8549
Date: 6/20/2001
Serial Number: 09/113,913
MailBox & Bldg/Room Location:CPK 2 5Y09
 Results Format Preferred (circle): **Paper,** Disk, or E-mail

If more than one search is submitted, please prioritize searches in order of need.
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Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched.
Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or
utility of the invention.
Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc., if known. Please attach a copy of
the cover sheet, pertinent claims, and abstract.

Title of Invention: AUTOMATED DOCUMENT CASHING SYSTEM

Inventors (please provide full names): GUSTIN,ROBIN HALEY; LIVINGSTON,TROY W.;
PARK,NAMSOO; SHEKOORY,NABIL

Earliest Priority Filing Date: **05/30/97**

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with
the appropriate serial number

This application is a CIP of US 5,897,625 issued 4/27/99 and filed 5/30/1997.

The invention concerns an automated document (check) cashing system. The check is
inserted by a user into an ATM machine and is scanned. The scanned image is displayed
to the user (on the ATM monitor) and is validated by image analysis (assisted by user
selection of the relevant areas of the scanned document) of the signature and/ or CAR
against LAR and the user entered amount. Upon validation of the check and the user
(ATM card and password +/- biometrics), cash is dispensed to the user or otherwise
directed to pay a bill or make a deposit etc. See the attached abstract and claims.

Some suggested search terms:

Cheque or check or document or instrument etc.

Automatic or automated etc

Cash or cashing or deposited or depositing or deposit etc

ATM or bank(ing) machine or teller machine etc

CAR or "courtesy amount recognition" or LAR or "legal amount recognition" or MICR or OCR etc

DERWENT-ACC-NO: 2000-208285
DERWENT-WEEK: 200019
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TITLE: Image based transactions performing to image check items at ATM,
collect MICR code line and other information about check and deposit account by
scanning front and back faces of such item to create image of deposit

INVENTOR: BROOKS, R O; DO, D C ; DUDASIK, E M R ; GRYTE, S M ;
MCSHARRY, H P
; RIN-RIN HSU, P ; SEARS, M L ; SLATER, A

PATENT-ASSIGNEE: CITIBANK NA[CITIN], CITICORP DEV CENT
INC[CITIN]

PRIORITY-DATA: 1998US-0092487 (July 7, 1998) , 1998US-0092486
(July 7, 1998)

PATENT-FAMILY:
PUB-NO   PUB-DATE   LANGUAGE
PAGES   MAIN-IPC
EP 984410 A1   March 8, 2000   E   024
        G07F 019/00

DESIGNATED-STATES: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LT LU LV MC MK N
L PT RO SE SI

APPLICATION-DATA:
PUB-NO   APPL-DESCRIPTOR   APPL-NO
APPL-DATE
EP 984410A1   N/A   1999EP-0202212
July 7, 1999

INT-CL_(IPC): G06F017/60; G07F007/10 ; G07F019/00

RELATED-ACC-NO: 2000-040135

ABSTRACTED-PUB-NO: EP 984410A
BASIC-ABSTRACT: NOVELTY - At least one of an instrument and cash
having a front
face and a back face is received at a first location (13). Front
and back
faces of at least one of instrument and cash is scanned to create
a deposited

instrument or deposited cash. The scanned deposited item is transmitted
(23,25,29) from the first location (13) to a second location (11), and a
transaction is processed with the scanned item.

DETAILED DESCRIPTION - A customer access terminal (CAT) (101), which can be
located at the deposit location (13) at the remote banking center. The CAT
(101) will have a scanner or check imager in place of a traditional envelope
deposit slot as currently used in automatic teller machines. In addition, the
CAT will also include a cash acceptor as well as a cash dispenser to provide
functionality similar to automatic teller machines currently in use. The CAT
can be programmed to validate check items through MICR code line and OCR
software. When a check is scanned in, an image of each check is presented on
the customer display.

An INDEPENDENT CLAIM is included for:

(a) a system for conducting image based transactions

USE - In the transfer and handling of printed checks and/or cash using
electronic representations of the checks and/or cash, for accepting, canceling,
copying, transmitting, and creating Magnetic Image Character Recognition (MICR)
encoded paper facsimiles of the checks, and verifying checks in an electronic
manner that allows paperless or minimal paper use processing.

ADVANTAGE - Because the image can be substituted into the check processing
system, pickup of the physical items can be delayed or eliminated, resulting in
large cost savings and improvements in payment settlement time. Allows copying
and transferring checks electronically and then creating an MICR encoded paper
facsimile of the check or using another paperless method to enter the check
into the check collection system.

DESCRIPTION OF DRAWING(S) - The drawing shows various components

used in the
system of the invention.

second location 11

first location 13

transmission path 23,25,29

customer access terminal (CAT) 101

CHOSEN-DRAWING: Dwg.2/11

TITLE-TERMS:
IMAGE BASED TRANSACTION PERFORMANCE IMAGE CHECK ITEM ATM COLLECT
CODE LINE
INFORMATION CHECK DEPOSIT ACCOUNT SCAN FRONT BACK FACE ITEM IMAGE
DEPOSIT

DERWENT-CLASS: T01 T04 T05 W01

EPI-CODES: T01-H07C5E; T01-J05A1; T01-J10A; T01-J10B; T04-D01;
T05-H02C;
T05-L01D; T05-L03; W01-A06B7;

SECONDARY-ACC-NO:
Non-CPI Secondary Accession Numbers: N2000-155309